

REMARKS**I. INTRODUCTION**

Claims 38 - 41 and 45 - 58 are pending in the present application. In view of the following remarks, it is respectfully submitted that all of the presently pending claims are allowable.

II. THE 35 U.S.C. § 103 REJECTIONS SHOULD BE WITHDRAWN

Claims 38 - 41, 45 - 50, 52 and 56 - 59 stand rejected under 35 U.S.C. § 103(a) as unpatentable over U.S. Patent No. 5,739,512 to Tognazzini in view of EU 0474360 to Francini and further in view of U.S. Patent No. 5,915,022 to Robinson et al. ("Robinson"). (See 4/17/07 Office Action, p. 2).

Claims 51, 53 - 55 and 60 have been rejected under 35 U.S.C. § 103(a) as unpatentable over Tognazzini in view of Robinson. (See 4/17/07 Office Action, p. 6).

Claim 38 recites a method including the step of "providing access by a user computer to the transaction record in the transaction database, wherein the transaction record is accessible to a plurality of users and the transaction database *restricts access by a user to the transaction records corresponding to a role defined for the user, at least two of the users having different roles*, and wherein the access includes initiating an action using the user computer, the action including one of *correcting a transaction, canceling a portion of the transaction, repeating a portion of the transaction as part of a new transaction, and modifying a portion of the transaction.*"

Tognazzini describes a system for processing purchase transactions including a network and a plurality of merchant terminals configured to include a card reader 110 for reading payment

information and an e-mail address for sending receipt information. (See Tognazzini, col. 3, lines 9 - 15). During a transaction, a customer's payment card is read by the card reader 110 in order to obtain an e-mail address stored therein. After payment is authorized, a digital receipt is generated and delivered to the e-mail address. (Id. at col. 6, lines 16 - 39). If a smart card is used, the receipt may be stored therein and extracted at a later time. (Id. at col. 6, lines 53 - 65).

Francini describes a system for validating the authenticity of a transaction which includes a terminal located at a point-of-sale for capturing the parameters of the transaction. (See Francini, col. 3, lines 20 - 24). The system includes a terminal 36 which has a standard electronic cash register 38 and a light pen 44 utilized in conjunction with a CRT display for creating a digitized version of a signature of a cardholder. (Id. at col. 5, lines 31 - 50). After the cardholder enters his signature, a hard copy receipt is generated by the register 38. The electronic digital data, which includes the transaction parameters and the signature information, can then be stored at the merchant location or transmitted to a financial institution (an acquirer) associated therewith. (Id. at col. 6, lines 23 - 37). A cardholder who later wishes to validate the transaction may contact the acquirer, who retrieves the digital data from an electronic storage 52 and converts it to a human readable format before sending it to the cardholder. (Id. at col. 6, lines 38 - 56).

The Examiner correctly notes that neither Tognazzini nor Francini, either alone or in combination, disclose or suggest "wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by a user to the transaction records corresponding to a role defined for the user, at least two of the users having different roles, and wherein the access includes *initiating an action using the user computer, the action including one of correcting a transaction, canceling a portion of the transaction, repeating a portion of the transaction as part of a new transaction, and modifying a portion of the transaction,*" as recited in claim 38.

The Examiner attempts to cure the above described deficiencies of Tognazzini and

Francini with Robinson. However, it is respectfully submitted that the portions of Robinson cited by the Examiner fail to either teach or suggest the limitations recited in claim 38.

Robinson describes a method of authenticating an electronic transaction by using a transaction record which identifies the electronic transaction to one party, such as a merchant or institution. (See Robinson, col. 2, lines 43 - 47). The transaction record is encrypted by a computer controlled by the first party such that the first party may later decrypt it and no other party can alter it. (Id. at col. 2, lines 47 - 50). The encrypted transaction record is not decryptable by a consumer, since it would compromise the trust of the merchant that the underlying transaction record has not been tampered with. Only the merchant, or someone with the authority of the merchant can decrypt the record. (Id. at col. 5, lines 12 - 24). A digital receipt page is created for the benefit of the consumer, comprising a confirmation message that includes the encrypted transaction record. (Id. at col. 5, lines 53 - 67). If a dispute arises, the consumer may present the digital receipt to the merchant, who decrypts the transaction record in order to verify the transaction by comparing the decrypted record to a stored transaction record in a database. (Id. at col. 8, lines 29 - 67).

According to the Examiner, Robinson teaches allowing a customer to place or cancel an order. (See 4/17/07 Office Action, p. 5). As described by Robinson, an order page is transmitted from a merchant computer to the customer's computer in response to an indication that the customer wishes to place an order. (See Robinson, col. 3, lines 50 - 59). After receiving order information, the merchant computer may request order confirmation by allowing the customer to choose between placing the order or canceling the order. (Id. at col. 3, line 60 - col. 4, line 3). However, this teaching of Robinson is unrelated to accessing a transaction record. As recited in claim 38, it is the "access [to the transaction record which] includes initiating an action using the user computer." This is distinguished from Robinson, which only teaches a general purchase transaction that has no relevance whatsoever to accessing existing transaction records. Robinson clearly states that the transaction record is created in a step following the confirmation of the order as previously described. (Id. at col. 4, line 25). Thus, the placing and the canceling of the

order cannot be part of an accessing of a transaction record. Rather, the placing and canceling must always occur prior to the creation and subsequent access of a transaction record. Thus, it is respectfully submitted that neither Tognazzini, nor Francini nor Robinson, either alone or in combination, disclose or suggest "wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by a user to the transaction records corresponding to a role defined for the user, at least two of the users having different roles, and wherein the access includes initiating an action using the user computer, the action including one of correcting a transaction, canceling a portion of the transaction, repeating a portion of the transaction as part of a new transaction, and modifying a portion of the transaction," as recited in claim 38. Because claims 39 - 41 and 45 - 50 depend from, and, therefore include the limitations of claim 38, it is respectfully submitted that these claims are also allowable.

Claim 51 recites a system including "a transaction database accessible by a user computer that receives and stores the transaction record from the point-of-sale terminal over a network, wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by a user to the transaction records corresponding to a role defined for the user, at least two of the users having different roles, and *wherein the access includes initiating an action using the user computer, the action including one of correcting the transaction, canceling a portion of the transaction, repeating a portion of the transaction as part of a new transaction, and modifying a portion of the transaction.*" Thus, it is respectfully submitted that claim 51 is allowable for the same reasons as claim 38. Because claims 52 and 56 - 58 depend from, and, therefore include the limitations of claim 51, it is respectfully submitted that these claims are also allowable.

As stated above, claims 51, 53 - 55 and 60 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Tognazzini in view of Robinson. Because claims 53 - 55 depend from and include the limitations of claim 51, it is respectfully submitted that these claims are also allowable.

CONCLUSION

In light of the foregoing, Applicants respectfully submit that all of the pending claims are in condition for allowance. All issues raised by the Examiner having been addressed, an early and favorable action on the merits is earnestly solicited.

Respectfully submitted,



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